

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re: <i>Aribelle Jones</i>)	Case No. _____
aka <i>Aribelle D. Jones</i>)	
aka <i>Aribelle Levette</i>)	Chapter 13 Plan
aka <i>Aribelle Levette-Jones</i>)	
aka <i>Aribelle D. Levette-Jones</i>)	
)	
Debtor(s))	

Last four digits of SSN (Debtor): 2042

Last four digits of SSN (Joint Debtor):

Attorney for Debtor: Alexander G. Tuttle, Esq.

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CHAPTER 13 PLAN

Aribelle Jones, Debtor(s) (hereinafter "Debtor"), propose the following Plan under the provisions of title 11, U.S.C.:

I. FUNDING OF THE PLAN

The Debtor shall commit the following future earnings, property, or other income to the custody and control of the standing trustee to fund the plan:

A. NET MONTHLY INCOME

Husband & Wife's Monthly Take Home:	\$0.00
Less Expenses:	<u>\$0.00</u>
DISPOSABLE INCOME:	<u>\$0.00</u>

B. PLAN PAYMENTS AND DURATION

The Debtor will pay to the Trustee:

The debtor will pay to the trustee monthly payments in the equal amount of \$ 3,800.00 per month for a period of 60 months.

The total of the regular monthly payments for the period of the plan is \$ 228,000.00.

C. SOURCE OF PAYMENTS

Direct Payments from Debtor
 Debtor's Employer

Employer:

II. DISBURSEMENTS FROM TRUSTEE

From the payments so received, the Trustee shall make disbursements as follows:

A. ADMINISTRATIVE COSTS

1. TRUSTEE'S COMPENSATION

The trustee compensation will be 10.00 % of plan payments disbursed.

2. ATTORNEY'S FEE

Total Attorney Fee:	\$1,274.00
Paid Pre-Petition	- \$0.00
Expenses	+ \$0.00
Other Fees After Expenses	<u>+ \$0.00</u>
Pay Through Plan	<u>\$0.00</u>

Plan Payments to Attorney:

PLAN MONTHS	PAYMENT(S)	TOTAL
1 - 12	\$0.00	<u>\$0.00</u>

3. UNPAID FILING FEES

PAYMENT DATE	PAYMENT(S)	TOTAL
None		

B. PAYMENTS TO SECURED CLAIMANTS

Holders of allowed secured claims shall retain the liens securing such claims and shall be paid according to the terms of this plan. Payments towards deficiencies on undersecured claims are with the general unsecured claims where applicable law so provides. To the extent 11 U.S.C. § 1325(a)(9) is applicable the Debtor will pay the full value of the claim. Payments towards arrearages on secured claims are listed under arrearages in paragraph II B3.

1. SECURED CLAIMS **NOT** SUBJECT TO 11 U.S.C. § 506

CREDITOR	AMOUNT CLAIMED	ANNUAL INTEREST	VALUE OF COLLATERAL	PLAN MONTHS	MONTHLY PAYMENT	TOTAL PAYMENT
None						

2. SECURED CLAIMS SUBJECT TO 11 U.S.C. § 506

CREDITOR	AMOUNT CLAIMED	ANNUAL INTEREST	VALUE OF COLLATERAL	PLAN MONTHS	MONTHLY PAYMENT	TOTAL PAYMENT
<i>Internal Revenue Service</i>	\$25,200.14	4.00%	\$25,200.14	1 - 60	\$464.10	\$27,846.00

3. ARREARAGES ON SECURED CLAIMS

CREDITOR	ARREARAGE AMOUNT	ANNUAL INTEREST	PLAN MONTHS	MONTHLY PAYMENT	TOTAL PAYMENT
<i>Abington Bank</i>	\$26,945.00	5.00%	1 - 60	\$508.49	\$30,509.40

C. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

1. The following executory contracts and unexpired leases of the Debtor are assumed.

NON-DEBTOR PARTY TO CONTRACT	DESCRIPTION OF OBLIGATION
None	

2. The following assumed executory contracts and unexpired leases are to be paid through the trustee. All other assumed executory contracts and unexpired leases will be listed in "III. Direct Payments by Debtor."

NON-DEBTOR PARTY TO CONTRACT	PLAN MONTHS	MONTHLY PAYMENT	TOTAL PAYMENT
None			

D. PAYMENTS TO UNSECURED PRIORITY CLAIMANTS

CREDITOR	NATURE OF PRIORITY CLAIM	PLAN MONTHS	MONTHLY PAYMENT	TOTAL PAYMENT
<i>Internal Revenue Service</i>	<i>Debts to Government-S 507(a) (8)</i>	<i>1 - 13</i>	<i>pro-rata</i>	<i>\$26,299.26</i>
<i>Pennsylvania Dept of Revenue</i>	<i>Debts to Government-S 507(a) (8)</i>	<i>1 - 13</i>	<i>pro-rata</i>	<i>\$4,906.47</i>

E. PAYMENTS TO GENERAL UNSECURED CLAIMANTS

1. General Unsecured Claims

This payment class shall be paid pro rata 49.00 % of their claims, after all other claims are paid. Unsecured claims shall receive not less than the amount that would be paid on each claim if the estate were liquidated under Chapter 7.

2. Specially Classified Unsecured Claims

CREDITOR	REASON FOR SPECIAL CLASSIFICATION	INTEREST	PLAN MONTHS	MONTHLY PAYMENT	TOTAL PAYMENT
<i>Pennsylvania Dept of Revenue</i>		<i>4.00%</i>	<i>14 - 14</i>	<i>pro-rata</i>	<i>\$2,390.81</i>

III. DIRECT PAYMENTS BY DEBTOR

The Debtor shall make payments, as provided by contract or applicable non-bankruptcy law, directly to the following creditors:

CREDITOR	NATURE OF DEBT	PLAN MONTHS	MONTHLY PAYMENT	TOTAL PAYMENT
<i>Abington Bank</i>	<i>Mortgage</i>			<i>\$0.00</i>
<i>AES/Suntrust Bank</i>	<i>Student Loan</i>			<i>\$0.00</i>
<i>Lehman Brothers Holdings Inc</i>	<i>Mortgage</i>			<i>\$0.00</i>

IV. MISCELLANEOUS PROVISIONS

A. PROPERTY TO BE SURRENDERED

The Debtor shall surrender the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims.

CREDITOR	DESCRIPTION OF PROPERTY	AMOUNT CLAIMED	VALUE OF COLLATERAL
<i>None</i>			

B. LIEN AVOIDANCE

The Debtor will file a motion seeking avoidance of the following liens pursuant to 11 U.S.C. 522(f), or other applicable sections of the Bankruptcy Code:

CREDITOR	AMOUNT CLAIMED	VALUE OF COLLATERAL
None		

C. REJECTED EXECUTORY CONTRACTS

The following executory contracts of the Debtor are rejected:

OTHER PARTY TO CONTRACT	DESCRIPTION OF AGREEMENT
None	

D. REVESTMENT

Upon confirmation of the Plan, title to all property of the estate shall vest in the Debtor. The Debtor shall remain in possession of all property of the estate during the pendency of this case unless specifically provided herein.

E. OTHER PROVISIONS

None

DATED: _____

/s/ Aribelle Jones

DEBTOR: **Aribelle Jones**

CO-DEBTOR: _____

DEBTOR'S ATTORNEY:

/s/ Alexander G. Tuttle, Esq.

Alexander G. Tuttle, Esq. 206864

Tuttle Legal

2880 Bergey Rd.

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Hatfield, PA 19440

215-552-8162 x/FAX: 215-359-0491

SUMMARY OF CHAPTER 13 PLAN

Debtor: ***Aribelle Jones***

Creditors' Claims

Secured Claims per Schedule D:	\$ 106,747.23
Less Unsecured Portions:	\$ 0.00
Less Avoided Liens:	\$ 0.00
Net Secured Claims:	<u>\$ 106,747.23</u>
Priority Claims per Schedule E:	\$ 258,937.70
Less Non-priority Portions:	\$ 229,597.03
Net Priority Claims:	<u>\$ 29,340.67</u>
Unsecured Claims per Schedule F:	\$ 22,683.37
+ Unsecured Portions from Schedule D:	\$ 0.00
+ Avoided Liens:	\$ 0.00
+ Non-Priority Portions from Schedule E:	\$ 229,597.03
Total Unsecured Claims:	<u>\$ 252,280.40</u>

Debtor's Assets

Market Value of Property:	\$ 306,940.00
Less Fully Secured Liens:	\$ 106,747.23
Debtor's Equity:	<u>\$ 200,192.77</u>
Less Exempted Amounts:	\$ 28,900.00
Available to Creditors:	<u>\$ 171,292.77</u>

Outcome under Chapter 7

Available to Creditors:	\$ 171,292.77
Less Administrative Fees:	\$ 17,129.28
Less Payments to Priority Claims:	\$ 29,340.67
Available for Payment to General Unsecured:	<u>\$ 124,822.82</u>
Total General Unsecured Claims:	\$ 252,280.40
Percent Distribution:	49.00%

Outcome under Proposed Plan

Total Payments:	\$ 228,000.00
Less Trustee Fee:	\$ 22,800.00
Less Outstanding Attorney Fee:	\$ 0.00
Available to Creditors:	<u>\$ 205,200.00</u>
Payments to Priority Claims:	\$ 31,205.73
Payments to Secured Claims:	\$ 27,846.00
Payments to Arrearages:	\$ 30,509.40
Payments to Special Unsecured:	\$ 2,390.81
Payments to General Unsecured:	\$ 113,248.06
Total General Unsecured Claims:	\$ 233,037.70
Percent Distribution:	49.00%

LIQUIDATION ANALYSIS

PROPERTY	MARKET VALUE	LIENS	DEBTOR'S EQUITY	EXEMPT AMOUNT	BALANCE
<i>Real Property</i>	\$290,000.00	\$101,556.61	\$188,443.39	\$ 21,275.00	\$167,168.39
<i>Cash on hand</i>	\$ 50.00	\$ 0.00	\$ 50.00	\$ 50.00	\$ 0.00
<i>Deposits of money with banks, etc</i>	\$ 1,400.00	\$ 0.00	\$ 1,400.00	\$ 0.00	\$ 1,400.00
<i>Household goods and furnishings</i>	\$ 3,000.00	\$ 0.00	\$ 3,000.00	\$ 3,000.00	\$ 0.00
<i>Books, pictures, art and collections</i>	\$ 500.00	\$ 0.00	\$ 500.00	\$ 500.00	\$ 0.00
<i>Wearing apparel</i>	\$ 3,100.00	\$ 0.00	\$ 3,100.00	\$ 100.00	\$ 3,000.00
<i>Furs and jewelry</i>	\$ 750.00	\$ 0.00	\$ 750.00	\$ 750.00	\$ 0.00
<i>Automobiles, trucks, trailers, etc..</i>	\$ 8,140.00	\$ 5,190.62	\$ 2,949.38	\$ 3,225.00	\$ 0.00
TOTAL:	\$ 306,940.00	\$ 106,747.23	\$ 200,192.77	\$ 28,900.00	\$ 171,292.77

Summary of Liquidation Results

Amount Available on Liquidation:	\$ 200,192.77
Less Exempted Amounts:	\$ 28,900.00
Less Liquidation Expenses:	\$ 0.00
Less Administrative Fees:	\$ 17,129.28
Remaining Balance:	\$ 154,163.49
Payments to Priority Claims:	\$ 29,340.67
Available to General Unsecured:	\$ 124,822.82
Total of General Unsecured under Chapter 7:	\$ 252,280.40
Percent Distribution under Chapter 7:	49.00 %

LIQUIDATION ANALYSIS

PROPERTY	MARKET VALUE	LIENS	DEBTOR'S EQUITY	EXEMPT AMOUNT	BALANCE
Real Property					
<i>306 Curtis Drive Wyncote,</i>	\$290,000.00	\$101,556.61	\$188,443.39	\$ 21,275.00	\$167,168.39
Cash on hand					
<i>Various unencumbered</i>	\$ 50.00	\$ 0.00	\$ 50.00	\$ 50.00	\$ 0.00
Deposits of money with banks, etc.					
<i>Various unencumbered</i>	\$ 1,400.00	\$ 0.00	\$ 1,400.00	\$ 0.00	\$ 1,400.00
Household goods and furnishings					
<i>Various unencumbered</i>	\$ 3,000.00	\$ 0.00	\$ 3,000.00	\$ 3,000.00	\$ 0.00
Books, pictures, art and collections					
<i>Various unencumbered</i>	\$ 500.00	\$ 0.00	\$ 500.00	\$ 500.00	\$ 0.00
Wearing apparel					
<i>Various unencumbered</i>	\$ 3,100.00	\$ 0.00	\$ 3,100.00	\$ 100.00	\$ 3,000.00
Furs and jewelry					
<i>Various unencumbered</i>	\$ 750.00	\$ 0.00	\$ 750.00	\$ 750.00	\$ 0.00
Automobiles, trucks, trailers, etc, and accessories					
<i>2002 Cadillac Escalade</i>	\$ 8,140.00	\$ 5,190.62	\$ 2,949.38	\$ 3,225.00	\$ 0.00
TOTAL:	\$ 306,940.00	\$ 106,747.23	\$ 200,192.77	\$ 28,900.00	\$ 171,292.77

Summary of Liquidation Results

Amount Available on Liquidation:	\$ 200,192.77
Less Exempted Amounts:	\$ 28,900.00
Less Liquidation Expenses:	\$ 0.00
Less Administrative Fees:	\$ 17,129.28
Remaining Balance:	\$ 154,163.49

Payments to Priority Claims:	\$ 29,340.67
Available to General Unsecured:	\$ 124,822.82

Total of General Unsecured under Chapter 7:	\$ 252,280.40
Percent Distribution under Chapter 7:	49 %

UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

In re **Aribelle Jones**
aka **Aribelle D. Jones**
aka **Aribelle Levette**
aka **Aribelle Levette-Jones**
aka **Aribelle D. Levette-Jones**

Case No. **09-13634**
Chapter **13**

/ Debtor

Attorney for Debtor: **Alexander G. Tuttle, Esq.**

DETAILED REPAYMENT SCHEDULE

CREDITOR NAME	NUMBER OF PAYMENTS	PAYMENT DATES	MONTHLY PAYMENT	TOTAL PAYMENT
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Class Name: IIB2. Secured Claim-Fixed

Internal Revenue Service	60	Month	1-60	\$ 464.10	\$ 27,846.00
Clm: \$ 25,200.14	Collateral: \$ 290,000.00				
Total Payments to this Class:					\$ 27,846.00

Class Name: IIB3. Arrearages on Secured Claims-Fixed

Abington Bank	60	Month	1-60	\$ 508.49	\$ 30,509.40
Clm: \$ 26,945.00					
Total Payments to this Class:					\$ 30,509.40

Class Name: IID. Payments to Unsecured Priority-Pro Rata

Internal Revenue Service	13	Month	1-13	\$ 2,023.02	\$ 26,299.26
Clm: \$ 251,861.85					
Pennsylvania Dept of Revenue	13	Month	1-13	\$ 377.42	\$ 4,906.47
Clm: \$ 7,075.85					
Total Payments to this Class:					\$ 31,205.73

Class Name: IIE1. General Unsecured

Credit One Bank	46	Month	15-60	\$ 8.72	\$ 400.92
Clm: \$ 825.00					

DETAILED REPAYMENT SCHEDULE for Aribelle Jones

CREDITOR NAME	NUMBER OF PAYMENTS	PAYMENT DATES	MONTHLY PAYMENT	TOTAL PAYMENT
HSBC Clm: \$ 570.13	46	Month 15-60	\$ 6.02	\$ 277.06
HSBC Clm: \$ 285.47	46	Month 15-60	\$ 3.02	\$ 138.73
Internal Revenue Service Clm: \$ 227,315.05	46	Month 15-60	\$ 2,401.46	\$ 110,467.05
MHC Receivables, LLC Resurgent Clm: \$ 780.08	46	Month 15-60	\$ 8.24	\$ 379.09
Midland Credit Management Clm: \$ 2,762.00	46	Month 15-60	\$ 29.18	\$ 1,342.23
Orchard Bank Clm: \$ 499.97	46	Month 15-60	\$ 5.28	\$ 242.97
Total Payments to this Class:				\$ 113,248.06

Class Name: IIE2. Special Unsecured-Pro Rata

Pennsylvania Dept of Revenue Clm: \$ 2,281.98	1	Month	14	\$ 2,390.81	\$ 2,390.81
Total Payments to this Class:					\$ 2,390.81

Class Name: Don't Pay, Don't Print

Americredit Clm: \$ 5,190.62 Collateral: \$ 8,140.00	Total Payments to this Class:	\$ 0.00
	Attorney Fee:	\$ 0.00
	Fees Paid through Plan:	\$ 0.00
	Total Payment to all Classes:	\$ 205,200.00
	Trustee Fee:	\$ 22,800.00
	Total Payment through Plan:	\$ 228,000.00
(Does not include amounts paid to Direct Pay Creditors)		

DETAILED REPAYMENT SCHEDULE for Aribelle Jones

CREDITOR NAME	NUMBER OF PAYMENTS	PAYMENT DATES	MONTHLY PAYMENT	TOTAL PAYMENT
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Payments Made Directly to Creditors

Abington Bank

Clm:\$ 41,543.49 Collateral:\$ 290,000.00

AES/Suntrust Bank

Clm:\$ 16,960.72 Collateral:\$ 0.00

Lehman Brothers Holdings Inc

Clm:\$ 34,812.98 Collateral:\$ 290,000.00

ADJUSTMENTS TO CLAIMS

The following unsecured priority claims exceed the maximum amount entitled to priority under 11 U.S.C 507 (a). The claims have been split and the excess amounts added to the list of unsecured claims without priority.

<u>CREDITOR</u>	<u>CLAIM</u>	<u>PRIORITY PORTION</u>	<u>UNSECURED PORTION</u>
<i>Internal Revenue Service</i>	\$ 251,861.85	\$ 24,546.80	\$ 227,315.05
<i>Pennsylvania Dept of Revenue</i>	\$ 7,075.85	\$ 4,793.87	\$ 2,281.98

Total Adjustment to the Unsecured Claims :

Original Total of Unsecured Claims (Schedule F) :	\$ 22,683.37
Unsecured Portion of Secured Claims (Schedule D) :	\$ 0.00
Secured Claims to be Avoided :	\$ 0.00
Non-priority Portion of Priority Claims (Schedule E) :	\$ 229,597.03
New Adjusted Total of Unsecured Claims :	<u>\$ 252,280.40</u>